STATE OF NEW YORK

4717--B

R. R. 227

2023-2024 Regular Sessions

IN ASSEMBLY

February 22, 2023

Introduced by M. of A. EPSTEIN, REYES, BURDICK -- read once and referred to the Committee on Consumer Affairs and Protection -- committee discharged, bill amended, ordered reprinted as amended and recommitted to said committee -- reported and referred to the Committee on Rules -- ordered to a third reading -- amended on the special order of third reading, ordered reprinted as amended, retaining its place on the special order of third reading

AN ACT to amend the general business law, in relation to requiring consumer reporting agencies to contact consumers when requests are made for their consumer reports

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

Section 1. Section 380-d of the general business law is amended by adding a new subdivision (a-1) to read as follows:

(a-1) Every consumer reporting agency shall, upon the occurrence of a consumer report requested on any consumer, notify such consumer of the request by mail or electronic mail. In the event no mailing or electronic mail address information for the consumer is available to the reporting agency, such reporting agency shall make a good faith effort to notify the consumer. Once notified, the consumer may contact the consumer reporting agency who shall provide, upon the request of such consumer, the name of the person or entity that requested the report, the nature of the request, the date of the request, and the amount of any potential loan relating to such request, to the greatest extent practicable. Such consumer shall provide the consumer reporting agency sufficient proof of identification pursuant to subdivision (t) of section three hundred eighty-a of this article before the consumer may receive any information in accordance with this subdivision.

§ 2. This act shall take effect on the ninetieth day after it shall have become a law.

EXPLANATION--Matter in *italics* (underscored) is new; matter in brackets [-] is old law to be omitted.

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